Arkansas SERFF Tracking Number: RNIC-125834696 State: Filing Company: State Tracking Number: 40392 Reserve National Insurance Company

Company Tracking Number:

TOI: H15I Individual Health -Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical

Hospital/Surgical/Medical Expense

CHS-99 Additional Deductibles Product Name: Project Name/Number: CHS-99 Additional Deductibles /

Filing at a Glance

Company: Reserve National Insurance Company

Product Name: CHS-99 Additional Deductibles SERFF Tr Num: RNIC-125834696 State: ArkansasLH SERFF Status: Closed State Tr Num: 40392 TOI: H15I Individual Health -

Hospital/Surgical/Medical Expense

Sub-TOI: H15I.001 Health -Co Tr Num: State Status: Approved-Closed

Hospital/Surgical/Medical Expense

Co Status: Filing Type: Rate Reviewer(s): Rosalind Minor

Authors: Kyle Conrad, Brenda

Ingram

Date Submitted: 09/29/2008 Disposition Status: Approved-

Closed

Disposition Date: 09/29/2008

Expense

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: CHS-99 Additional Deductibles Status of Filing in Domicile: Pending

Project Number: Date Approved in Domicile: Requested Filing Mode: Review & Approval **Domicile Status Comments:** Explanation for Combination/Other: Market Type: Individual Submission Type: New Submission Group Market Size:

Overall Rate Impact:

Group Market Type: Filing Status Changed: 09/29/2008 State Status Changed: 09/29/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Ms. Rosalind D. Minor

Certified Rate and Form Analyst

Life and Health Division

Arkansas Insurance Department

SERFF Tracking Number: RNIC-125834696 State: Arkansas
Filing Company: Reserve National Insurance Company State Tracking Number: 40392

Company Tracking Number:

TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical

Expense

Hospital/Surgical/Medical Expense

Product Name: CHS-99 Additional Deductibles

Project Name/Number: CHS-99 Additional Deductibles /

1200 West Third Street

Little Rock, AR 72201-1904

RE: Reserve National Insurance Company - NAIC # 68462

FEIN# 73-0661453

Additional Deductibles Under Individual Scheduled Benefit Hospital and Surgical Expense Policy Form CHS-99

Dear Ms Minor:

We are submitting copies of rate sheets and a supporting actuarial memorandum to update the current rates we have on file with your office to reflect deductibles of \$3,500 and \$5,000 under the previously-approved version of Individual Scheduled Benefit Hospital and Surgical Expense Policy Form CHS-99 whereunder the Company pays 100% of the expense incurred for miscellaneous hospital expenses in excess of \$50,000 for any one injury or sickness. We will offer these deductibles to policyholders who will receive our recently-approved rate increase under Form CHS-99 to enable these policyholders to have the option of reducing the effect of the rate increase by selecting a higher deductible.

Since we currently do not have any policyholders that have these deductibles, this filing does not reflect a rate increase.

If this filing is acceptable, please provide us with evidence of approval or filing by your office.

Thank you for your consideration in this matter. If there are any questions, you may contact the undersigned by mail at the above address, by fax at (405) 840-3426, by telephone at (800) 874-1431 or by e-mail at kconrad@unitrin.com.

Sincerely,

Kyle D. Conrad
Senior Vice President
and Associate Corporate Counsel

SERFF Tracking Number: RNIC-125834696 State: Arkansas
Filing Company: Reserve National Insurance Company State Tracking Number: 40392

Company Tracking Number:

TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical

Expense

State ID Number:

Hospital/Surgical/Medical Expense

Product Name: CHS-99 Additional Deductibles

Project Name/Number: CHS-99 Additional Deductibles /

KDC:bdi

Company and Contact

Filing Contact Information

Kyle Conrad, Vice President & Associate kconrad@unitrin.com

Corporate Counsel

6100 N. W. Grand Blvd (800) 874-1431 [Phone]

Oklahoma City, OK 73118

Filing Company Information

Reserve National Insurance Company CoCode: 68462 State of Domicile: Oklahoma 6100 N.W. Grand Boulevard Group Code: 215 Company Type: Life and Health

Oklahoma City, OK 73118 Group Name: Reserve National

(405) 848-7931 ext. 549[Phone] FEIN Number: 73-0661453

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: Rate Filing = \$50.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Reserve National Insurance Company \$50.00 09/29/2008 22798802

SERFF Tracking Number: RNIC-125834696 State: Arkansas State Tracking Number: 40392

Filing Company: Reserve National Insurance Company

Company Tracking Number:

TOI: H15I Individual Health -Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical

Expense

Hospital/Surgical/Medical Expense

Product Name: CHS-99 Additional Deductibles Project Name/Number: CHS-99 Additional Deductibles /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Rosalind Minor	09/29/2008	09/29/2008

 SERFF Tracking Number:
 RNIC-125834696
 State:
 Arkansas

 Filing Company:
 Reserve National Insurance Company
 State Tracking Number:
 40392

Company Tracking Number:

TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical

Expense

Hospital/Surgical/Medical Expense

Product Name: CHS-99 Additional Deductibles

Project Name/Number: CHS-99 Additional Deductibles /

Disposition

Disposition Date: 09/29/2008

Implementation Date: Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: RNIC-125834696 State: Arkansas

Filing Company: Reserve National Insurance Company State Tracking Number: 40392

Company Tracking Number:

TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical

Hospital/Surgical/Medical Expense Expense

Product Name: CHS-99 Additional Deductibles

Project Name/Number: CHS-99 Additional Deductibles /

Item Type Item Name Item Status Public Access

Supporting Document Health - Actuarial Justification Approved-Closed No

Rate Rates Approved-Closed Yes

SERFF Tracking Number: RNIC-125834696 State: Arkansas State Tracking Number: 40392

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Expense

Hospital/Surgical/Medical Expense

Product Name: CHS-99 Additional Deductibles Project Name/Number: CHS-99 Additional Deductibles /

Rate Information

Rate data does NOT apply to filing.